Electronic Ack	knowledgement Receipt
EFS ID:	1682083
Application Number:	10697114
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Confirmation Number:	8439
Title of Invention:	Electronic payments with risk based selection of type of debiting of the payer's deposit account
First Named Inventor/Applicant Name:	Peter J. Kight
Customer Number:	29052
Filer:	Rhett Stephen White/Eva Mukasa
Filer Authorized By:	Rhett Stephen White
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Document Number	Document Description	File Name	File Size(Bytes)	Multi Part /.zip	Pages (if appl.)
1		DOC032.PDF	512150	yes	17

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#### New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

## National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/IDO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filling Receipt, in due course.

## New International Application Filed with the USPTO as a Receiving Office

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